

# Silver Banner

## JUNE 2014

Issue 82

Editor: Kelly Pizzi

### ***Mission Statement:***

The mission of the Hilltown Assoc. of Councils on Aging is to provide and promote programs, activities and services to the senior citizens of the hill town communities.

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*Thank You to Judith Trumble for assisting Hilltown to get it's 501 c3 reinstated!*

## **COA Board Presents Check to Select Board Volunteer Hours = \$133,380!**



May 9, 2014: Over 70 of the Council on Aging & Senior Center volunteers were honored at a Volunteer Recognition Dinner served by COA staff assisted by staff from Craneville Place.

Joyce Lacatell, Council on Aging Board Chair, presented a giant "check" in the amount of \$133,380 to a very surprised Select Board Chair John Boyle. The check represents the value, in dollars, of the volunteer hours recorded in the My Senior Center computer system for the 2013 calendar year.

The amount of the check was derived from figures calculated from a formula used by the Independent Sector. The hours are converted to a dollar figure in order to measure the impact of volunteer hours on society. This calculation equates to a significant savings to the Town of Dalton should paid employees be providing the work both in the Senior Center and in the community. Seven volunteers were presented with certificates for special service categories such as Extra Mile, Goodwill Ambassador and the Raisin Award. Recognized for these awards were Bob Stevens, Maureen Mitchell, Helga Knappe, June Hartman, Virginia "Ginny" Wrzesinski, Marjorie Limburg and Marsha Brophy.

***Kudos to all our volunteers!***



**Like us on Facebook!** Type the following address into your browser:  
<https://www.facebook.com/pages/Dalton-Senior-Center/384408108252653>

## EATING IN OR DINING OUT—

In the past, many people grocery shopped nearly every day and cooked their own food at home. Eating in restaurants was saved for special occasions. But times have changed. Today, many older adults find it easier and more convenient to eat out at a restaurant, or get ready-to-eat foods from a deli, take-out counter, or grocery store. Eating out can be an enjoyable experience, offering a way to socialize with friends or family, eat delicious food, and be free of cooking duties for a while. But wherever you choose to eat out -- at a diner, a restaurant, or a senior center -- there are things you can do to make sure the food you eat is safe.

When you go out to eat, check out the eating establishment to see how clean it is. Are the dishes clean? Are the floors swept? Are the bathrooms sanitary? If not, you may be better off finding somewhere else to eat. If the dining room is dirty, the kitchen may be too. A dirty kitchen may lead to unsafe food.

Always order your food thoroughly cooked. If you order food containing meat, poultry, seafood, or eggs, make sure these foods are thoroughly cooked. Don't hesitate to ask your food server how the food is prepared before placing your order. If the server is not sure or does not know, ask to speak with the chef to make sure these foods will be not be served raw or undercooked.

Take a good look at your food when it is served to you. If you ordered a hot meal, make sure it's served to you hot and steaming. If it's not hot enough, or if it just doesn't look right to you, send it back.

When eating out, you should steer clear of the same foods that you avoid at home. Besides not eating raw or undercooked meat, poultry, seafood, and eggs, older adults should also not eat unpasteurized milk and juice products, raw sprouts, and hot dogs and luncheon meats that have not been reheated to 165 degrees Fahrenheit. Older adults should also avoid unpasteurized (raw) juice, milk, or milk products made with unpasteurized milk. Some soft cheeses such as feta, Brie, and Camembert are made with unpasteurized milk.

If you ask for a doggie bag, make sure to refrigerate your leftovers within two hours of receiving the food, and within one hour if air temperature is 90 degrees Fahrenheit or above. If you will not be getting home soon enough, put the food in a cooler with ice or freezer gel packs to keep it cold. If this is not possible, it is better to leave the leftovers at the restaurant.

Today, you have lots of choices if you prefer not to cook but still wish to eat at home. There are convenience foods, hot and cold foods available from supermarket delis, and delivered meals from restaurants or from programs like Meals on Wheels. But whether hot or cold, these ready-to-eat meals are perishable and can cause illness if you don't handle them properly. Never let perishable items, prepared foods, or leftovers sit at room temperature more than two hours before putting them in the refrigerator or freezer.

Whether you buy hot food or have it delivered, you should keep it hot and eat it within 2 hours of receiving it. Just keeping it warm is not good enough because harmful bacteria can grow rapidly at temperatures between 40 and 140 degrees Fahrenheit (the danger zone).

If you don't plan to eat the food within two hours of receiving it, keep it hot, at a temperature of 140 degrees Fahrenheit or above. You may use a preheated oven, chafing dishes, warming trays, or slow cookers. Use a food thermometer to check the internal temperature of the food. If you are eating the food much later, divide it into small portions, place it in shallow containers, and refrigerate or freeze it.

Cold foods that you buy or have delivered should be kept cold, at 40 degrees Fahrenheit or below. Refrigerate cold food within two hours of receiving it, or within 1 hour if temperatures are 90 degrees Fahrenheit or above.

If you want to reheat your meal you should heat it to 165 degrees Fahrenheit until it is hot and steaming. When reheating food in the microwave oven, cover and rotate the food for even heating. You should also stir the food to make sure that all parts are fully heated. Allow the food to stand a short while before checking the internal temperature with a food thermometer.

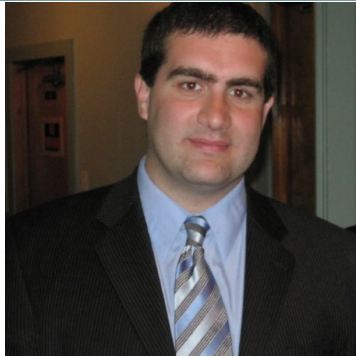
Don't keep refrigerated leftovers more than 3 to 4 days. Even if the food looks and smells fine, it may not be safe to eat after that time. When in doubt, throw it out. *Reprinted and Revised from [www.nihseniorhealth.gov](http://www.nihseniorhealth.gov)*

## ***SPEAKING OF DINING OUT.....DON'T FORGET THE GRILL!***

Rule of thumb when grilling: Always keep the grill at least 10 feet from a building, overhang or decorations. Place the grill in a flat location away from the passing guests and playing children. Always keep a spray bottle of water handy and fire extinguisher within a couple steps away. Never start a gas grill with a closed cover and don't overload as flare-ups can occur. Be cautious of food temperatures of picnic and grilled foods too! The same temperature and storage rules apply!

## MASS LEGISLATIVE UPDATE

### From the Desk of Paul Mark



It is commonly held that pursuing a college education will open the doors of opportunity for the next generation. Students work hard from a young age so they will be accepted to the college of their dreams and have the chance to study an interesting subject. After graduation the hope is that this new expertise embodied through a college degree will lead to expanded job opportunities and the chance to lead a productive, successful life. Unfortunately, more and more of these young, hopeful students are required to take out student loans in ever increasing amounts that will saddle them with debt for years to come. The problem of rising student debt has the potential to cause the next significant economic crisis that would impact all of us.

Nearly 20 million Americans will attend college this year and approximately 60% of those students will borrow to finance the cost of their education. 37 million Americans have an outstanding student loan at this moment and the estimated total student loan debt load in the U.S. is between \$900 billion and \$1 trillion. These are staggering amounts that will have an impact on each of us either directly, or through our children and grandchildren. On a personal level, my wife and I are paying over \$750 every month in student loan payments. That is \$750 dollars that could be going towards a mortgage, car payments, saving for retirement, or being pumped back into the local economy. Debt loads of this magnitude have an enormous effect on purchasing decisions, job opportunities, and so many other basic life decisions we confront every day.

I am honored to have been chosen to Chair a Subcommittee on Student Loans and Debt in the legislature. Our mission has been to gather information on the student debt problem in Massachusetts and come up with state level solutions to help make financing a college education more affordable. In order to hear from as many interested parties as possible, including students, parents, college administrators, and financial advisors, our committee held seven public hearings throughout Massachusetts including one at Berkshire Community College. The stories we heard were astounding, the ideas we heard were helpful, and the number of students coming forward to tell their stories added a sense of urgency to the problem. Our committee recently took what we learned and issued a report with recommendations that can be implemented here in Massachusetts. The full report can be viewed at this link- <http://1.usa.gov/PAWLxX>. I

am hopeful that these recommendations will translate into workable solutions that will have an impact sooner rather than later. We are already seeing results as we fight for increased investment in the state budget process currently underway. The recommendation offers support to bills that are currently before the legislature and will also result in new bills that will be filed in the near future.

As always, please stay in touch and let me know your questions and thoughts. I hold office hours monthly at the Dalton Senior Center on the third Tuesday of the month from 1 to 4pm and weekly on Tuesdays from 9am to 4pm at the Dalton Town Hall. Check out [www.representativemark.com](http://www.representativemark.com) for the full schedule or call (413) 464-5635 for more details. Please stop by to chat about any issue in state government and to let me know how I can best serve you.

### Seniors & SNAP: 5 Myths Busted

*Get help paying for healthy food!*

The Supplemental Nutrition Assistance Program (SNAP) helps over 4 million seniors aged 60+ buy healthy food every day. Get the facts—then see how to apply at [www.BenefitsCheckUp.org/SNAP](http://www.BenefitsCheckUp.org/SNAP).

<b>1</b>	<b>MYTH</b> SNAP is only for families with children.	<b>FACT</b> SNAP is for everyone who qualifies, including seniors.	
<b>2</b>	<b>MYTH</b> I'll only get \$15 a month, so it's not worth applying.	<b>FACT</b> The average national SNAP benefit for a senior living alone is \$119 a month.	
<b>3</b>	<b>MYTH</b> Other people need SNAP more than I do.	<b>FACT</b> Everyone who enrolls in SNAP will get help. By applying, you are not taking benefits away from others.	
<b>4</b>	<b>MYTH</b> No stores near me accept SNAP.	<b>FACT</b> Over 250,000 grocery stores and farmers markets across the country accept SNAP to pay for food.	
<b>5</b>	<b>MYTH</b> It's too hard to apply for SNAP.	<b>FACT</b> Depending on where you live, you can apply online, by mail, or in person—and get one-on-one help if you need it.	

**ncoa**  
National Council on Aging

Visit [www.BenefitsCheckUp.org/SNAP](http://www.BenefitsCheckUp.org/SNAP) to get your application now!

## SENIOR CENTER EVENTS

Coming Soon!

### 90 + Birthday Party

**August 13th**

Luncheon for all Dalton residents 90 and over and those turning 90 this year!

If you have not received your invitation between July 15 and August 1 please contact us at 684-2000!



**Coupon Clippers:** Don't forget we have a coupon swap at the Dalton Senior Center. Save Money and share the coupons you don't need. Look for the blue box!

### UPCOMING EVENTS TO WATCH FOR IN THE CALENDAR:

#### JULY

**TAKE CARE OF THE SKIN YOU'RE IN 7/28 12:30 pm**

#### AUGUST

**90+ BIRTHDAY PARTY 8/13**

#### SEPTEMBER

**SENIOR CENTERS MONTH  
TRY IT FREE WEEK 9/21-9/27**

*(no purple coupons, many program fees waived! Exceptions will be posted.)*

**SWEENEY TODD 9/4 AT 5:30**

**SENIOR SERVICES FAIR  
9/13 10:00-2:00 pm**

**LEARN TO PAINT SERIES  
9/24-11/19 1:00—3:30pm**

**CRAFT FAIR OCTOBER 25**

### SENIOR SERVICES FAIR

**SEPTEMBER 13**

**"MINI WORKSHOPS"**

**HEALTH AND HOME**

**BAKE SALE**

**LOTS TO LEARN PRE AND POST  
RETIEMENT!**

### MOVIE NIGHT

**at The Dalton Senior Center**

**6:00 PM**

**2ND & 4TH THURSDAYS**

***NOW ALL BLOCKBUSTERS!***

**POSTED 1 WEEK ADVANCE**

**\$2 PURPLE COUPON**

**POPCORN -FREE!**

### DALTON TRAVEL CLUB:

**Planning Meeting 9/4 at 6:30 pm**

**SPRING 2015 VACATION**

**Americas Music Cities  
(Nashville)**

#### **LUNCH BUNCH**

**July 17—Bascom Lodge Mt. Greylock**

**August—The Creamery, Cummington**

**September: Bennington Station**

**October: Salmon Run or Sullivan Station**

**November/December: Red Lion Inn**

**Holiday Lunch**

**Dates to be announced**

**Separate Checks**

**Check monthly calendar for dates!**

***SIGN UP A MUST for these programs!***

### ARE YOU LOOKING FOR A VOLUNTEER OPPORTUNITY?

**DISHWASHING HELP WITH SENIOR LUNCHEONS  
(YES WE HAVE A MACHINE THAT DOES THAT)**

**NO HEAVY LIFTING INVOLVED**

**OTHER OPPORTUNITIES TOO!**

**CALL FOR MORE DETAIL: 684-2000**



## THE IMPORTANCE OF CAREGIVING

By Margaret Cahill

"Hello stranger." My mother greeted me when I placed a cup of tea on the small table next to her recliner.

"Stranger? I've been here for hours ...." I stop. It is pointless to explain that I have only been out of her sight long enough to make some tea. I spend more time with her than my husband. I simply cannot be with her 24/7. I have other demands on my time.

My mother who taught high school math, can no longer read a magazine article, or follow a TV program. The hours to fill are long and tedious.

If you can relate to this scenario consider attending the ongoing caregiver gathering at the Dalton Senior Center with a light supper provided. You say you can't add another thing to your schedule? Most participants thought that also before attending a session. Some initial responses include:

"I couldn't believe talking with others would be much help. I was pleasantly surprised."

"After checking this group out, I realize that the opportunity to share ideas and information on community resources is very valuable. Just listening to other caregivers helped me feel less alone. It even lowered my blood pressure—at least for the time I was there."

This group is co-facilitated by two Alzheimer Association trained professionals with extensive experience helping seniors. Bob Dean is the former Executive Director of Elder Services of Berkshire County and now provides *Navigation For Caregivers* Workshops. Kelly Pizzi is the Director of the Dalton Council on Aging and Dalton Senior Center. Both also have personal knowledge of the demands of caregiving.

Give yourself a gift and plan to attend this free, confidential support group for caregivers. Anyone providing care for a loved one is welcome. The atmosphere is informal. We even have a caregiver for loved ones who are still able to go out into the community and enjoy activities such as a walk, a special craft project or reviewing favorite family photos.

Contact Kelly Pizzi at the Dalton Senior Center 684-2000 to let her know you are interested in the group. Also let Kelly know if your loved one will accompany you so supervision can be arranged while you attend the group. The group meets on the third Thursday of each month. Pre-screening is required.

### WOMEN WANTED!

THE VETERANS' HISTORY PROJECT IS INTERESTED  
IN INTERVIEWING WOMEN WHO HELPED IN THE  
WAR EFFORT.

DID YOU SERVE IN THE MILITARY?  
WAVE? WAC? WASP?

DID YOU ASSUME AN UNTRADITIONAL ROLE IN  
THE MILLS? IN THE COMMUNITY? IN THE HOME?

CONSIDER RECORDING YOUR STORY FOR THE  
NATIONAL ARCHIVES!

CONTACT KELLY FOR MORE INFORMATION: 684-2000

### ATTENTION WWII VETERANS'



The September Honor Flight is being planned. If  
you or another WWII Veteran would like to fly  
to Washington to see the monuments, Contact  
Rosanne Frieri at 413-499-9433



## Observational Care: WATCH YOUR WALLET!

People on Medicare who spend one or two nights in the hospital are finding out, and often too late, that they weren't really "admitted" to the hospital. This can be a costly discovery. Patients being "observed" might face some unpleasant surprises when they leave the hospital.

For example, Medicare might not pay the tab for a rehab facility or a nursing home, even if a physician releases the patient to an outside facility to recover from a fall or stroke. Or Medicare might not pay for a visiting nurse when the patient goes home.

The problem: to get full benefits from Medicare after hospitalization, patients must be admitted as "inpatients" for at least three midnights (this is called the "three night rule") and any nights spent under observation do not count.

"If you're in the hospital more than a few hours, you or a family member should always ask your doctor or the hospital staff if you're an inpatient or an outpatient," Medicare warns on its website.

"Make sure to ask each day during your stay."

It is critical to know your patient status with any hospital stay. Being "observed" may lead to high and unexpected charges for which patients are responsible.

Hospitals' use of observation status is rising. The Center for Medicare Advocacy, Inc. reports that between 2006 and 2011, the number of patients held for observation for more than 48 hours rose by more than 400 percent (from 27,600 in 2006 to 112,000 in 2011).

This happens because hospitals are financially penalized (insurance won't pay them) for discharges and readmissions for the same problem; such as, heart attack symptoms or pneumonia.

What can you do? Know your status and if you are under observation, talk with your doctor and see if he can change your category. The hospital can change you back, in which case you will want to appeal. Contact your SHINE counselor: Dalton residents call Pattie Pero at 684-2000 to learn more about the appeal process. SHINE counselors are also available at Elder Services by calling 499-0524. As Medicare warns on its website: "Find out if you're an inpatient or an outpatient—it affects what you pay." From Reuters.com, edited.

## Medicare and Mental Health Benefits

Persistent unhappiness (sadness lasting more than two weeks), could be depression. Depression is NOT a normal part of aging. Depression is diagnosed in 15 out of 100 people over the age of 65. Twenty-five percent of those living with chronic illness, such as: Alzheimer's, ischemic heart disease, stroke, cancer, arthritis are also diagnosed with severe depression. Most shocking are nursing home residents where 50% are diagnosed with depressive illness. There is good news however; depression is a treatable illness.

Since January 2014, Original Medicare increased its payment for **most outpatient mental health services** to the same 80% level as other Medicare Part B services: you or your supplemental insurance must pay the remaining 20 percent coinsurance.

**Medicare Advantage** plans must cover the same services as Original Medicare, but your plan will likely require an in-network mental health care provider. If you have a Medicare Advantage plan, contact your plan to find out about your copayments.

You can receive mental health services in an outpatient hospital program, at a doctor's or therapist's office or a clinic. Medicare will help pay for outpatient mental health services from general and nurse practitioners, physicians' assistants, psychiatrists, clinical psychologists, clinical social workers or clinical nurse specialists, as long as they are Medicare providers. It is important to know that **psychiatrists** are **not** likely to accept Medicare and not required to do so.

***Ask your provider if they take Medicare before you begin receiving services!***

Medicare covers yearly screenings to detect depression. (Part D) Medicare prescription drug plans must cover nearly all antidepressant, antipsychotic, and anticonvulsant prescription drugs used to treat mental health conditions.

Original Medicare and Medicare Advantage plans continue to provide coverage for inpatient mental health services.

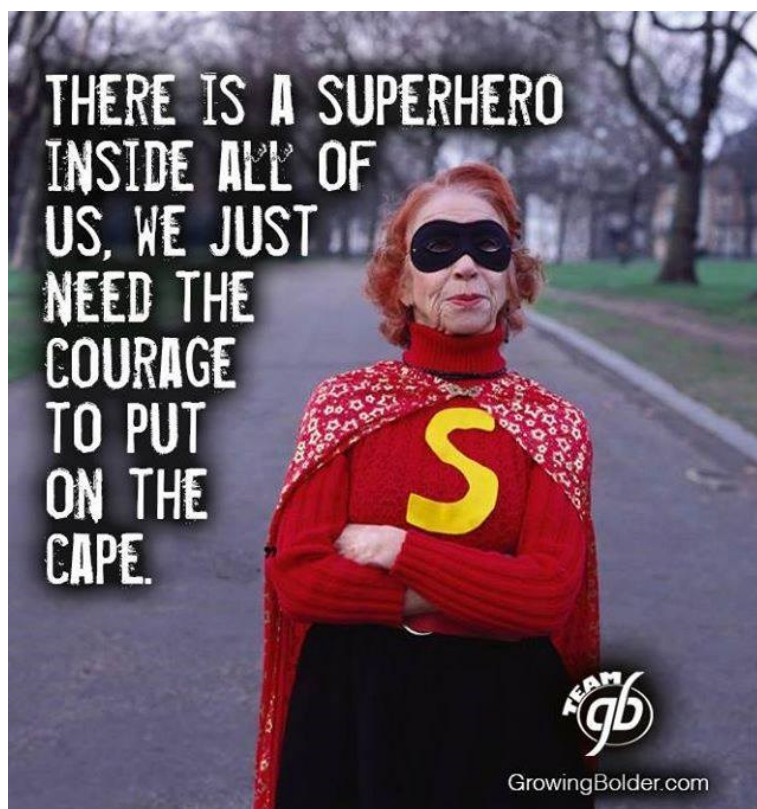
Dalton residents, to better understand and access Medicare benefits, call your SHINE counselor Pattie Pero, and ask for a free, confidential appointment to discuss Medicare health insurance. She is available on Mondays and Thursdays. You can also reach a SHINE counselor at Elder Services at 499-0524. A trained volunteer counselor will call you back as soon as possible. From Medicare.gov and Geriatric Mental Health Foundationgmhfonline.org

Exercise your brain with the  
**Dalton Senior Center Word Find**

Find the following WINTER related words  
in the puzzle

bridges	meal sites
board	office
cards	poetry
craft	reception
exercise leader	travel club
friends of coa	triad
garden	town hall
life	value
lunch	workshops
mailing	

S E E L S T T O W N H A L L R  
G R G Y T L D S T C M O R O E  
N E O R C I A O F F I C E I D  
I C G T R I I O M R D F D L A  
S P A E C L R J J E I O O L E  
P T R O R U T Y E L S S S A L  
O I D P N N R S L S W D V I E  
H O E T G C A S N E I N B N Z  
S N N G G H V L N T A E J T I  
K E E D O M E G N I L I A M C  
R L G G S W L A U S T R C N R  
O L A D W O C M A L C F N G E  
W A R C I N L E D A P A A T X  
V A L U E R U R I E H I F R E  
J Z D R A O B S L M S D R A C



## Feeling Nostalgic—Good & Bad

Remember:

Everyone dressed in their best for  
church, doctor appointments, and for  
weddings and funerals

Ice blocks & Salt-licks

When you could *really* see the stars  
at night

Air Raid Horn/Bomb Shelters  
The Carhop

The whistle of the TV warming up  
and the white dot after turning off  
The card catalogue at the library

Bakelite

Trail of black smoke behind cars

The Cisco Kid

Broom Stick Horses

**Meals are now every weekday at  
the Dalton Senior Center!**

Elder Services lunch: Monday & Thurs-  
day 12:00 noon  
\$2 Suggested Donation

Soup & Sandwich: Tuesday at 12, \$4

**24 hour registration is required  
for all meals 684-2000**

**HILLTOWN ASSOCIATION OF  
COUNCILS ON AGING, INC.**

40 Field Street Extension  
Dalton, MA 01226

Phone: 413-684-2000  
Fax: 413-684-6107  
Email: dcoa@bcn.net

**KEEP THE SILVER  
BANNER  
COMING:**

**Donations to the Hilltown As-  
sociation are gratefully ac-  
cepted**

**Hilltown Association  
40 Field Street Ext  
Dalton, MA 01226**

NEWS ALERT: Social Security Defines Policy for Same-Sex Married Couples

**Agency Extends Benefits Broadly, Subject to Legal Constraints**

Social Security has published new instructions that allow the agency to process more claims in which entitlement or eligibility is affected by a same-sex relationship. These instructions come in response to last year's Supreme Court decision in U.S. vs. Windsor, which found Section 3 of the Defense of Marriage Act unconstitutional.

This latest policy development lets the agency recognize some non-marital legal relationships as marriages for determining entitlement to benefits. These instructions also allow Social Security to begin processing many claims in states that do not recognize same-sex marriages or non-marital legal relationships. We have consulted with the Department of Justice and determined that the Social Security Act requires the agency to follow state law in Social Security cases. The new policy also addresses Supplemental Security Income claims based on same-sex relationships. "As with previous same-sex marriage policies, we worked closely with the Department of Justice," said Carolyn W. Colvin, Acting Commissioner of Social Security. "We are bound by the law within the Social Security Act, and we have to respect state laws. We remain committed to treating all Americans fairly, with dignity, and respect." If a person believes he or she may be entitled to or eligible for benefits, they are encouraged to apply now.

To learn more, please visit [www.socialsecurity.gov/same-sexcouples](http://www.socialsecurity.gov/same-sexcouples).

The Dalton Senior Center is a proud participant in TRIAD. Triad is a community collaboration with local law enforcement including Dalton & Hinsdale PD, Dalton Fire, Berkshire County Sheriff's Office, Berkshire District Attorney's Office. We meet the third Wednesday of every month at 1 pm here at the center.



**Hilltown Association of  
Council's on Aging  
Board of Directors**

*Kelly Pizzi, Dalton  
Marcia Brophy, Dalton  
Helga Knappe, Dalton  
Judith Trumble, Dalton  
Sonny Nelson, Becket  
Joan Moylan, Becket*